

<b>United States Bankruptcy Court</b> <b>DISTRICT OF MINNESOTA</b> <b>ST. PAUL DIVISION</b>				<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Gibson, Gaynor Mumsy</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-0839</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): <b>6886 Newbury Knoll</b> <b>Woodbury, MN</b>			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE <b>55125</b>			ZIP CODE		
County of Residence or of the Principal Place of Business: <b>Washington</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Check one box:</b> <b>Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Gaynor Mumsy Gibson</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between;"> <div> <b>X</b> <u>/s/ Mary C. Hoben</u>  <b>Mary C. Hoben</b> </div> <div style="text-align: right;"> <u>12/11/2014</u>            Date         </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.  If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: right; margin-right: 100px;">           _____            (Name of landlord that obtained judgment)         </div> <div style="text-align: right; margin-right: 100px; margin-top: 20px;">           _____            (Address of landlord)         </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s): **Gaynor Mumsy Gibson****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Gaynor Mumsy Gibson  
**Gaynor Mumsy Gibson**

**X** \_\_\_\_\_

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

12/11/2014

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
 (Signature of Foreign Representative)

\_\_\_\_\_  
 (Printed Name of Foreign Representative)

Date

**Signature of Attorney\***

**X** /s/ Mary C. Hoben  
**Mary C. Hoben** Bar No. **0335411**

**Law Offices of Curtis K. Walker**  
**4356 Nicollet Ave So**  
**Minneapolis, MN 55409**

Phone No. (612) 824-4357 Fax No. (612) 824-8005

12/11/2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
 Signature of Authorized Individual

\_\_\_\_\_  
 Printed Name of Authorized Individual

\_\_\_\_\_  
 Title of Authorized Individual

\_\_\_\_\_  
 Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
 Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
 Address

**X** \_\_\_\_\_

\_\_\_\_\_  
 Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Document Page 4 of 56  
B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: **/s/ Gaynor Mumsy Gibson**  
Gaynor Mumsy Gibson

Date: **12/11/2014**

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
<p>Homestead Located at: 6886 Newbury Knoll, Woodbury, MN 55125 and legally described as:</p> <p>LOT 12, BLOCK 3, WYNDHAM PONDS 2ND ADDITION, CIC NO.199, WASHINGTON COUNTY, MINNESOTA</p> <p>The amount listed and exempted is 100% of fair market value</p>	Owner	W	\$300,000.00	\$389,132.14

**Total: \$300,000.00**

(Report also on Summary of Schedules)

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand	W	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Pre-paid card with netspend Metabank	W	\$1,300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Typical household goods and furnishings including a computer with fair market value of \$5,150. Amount listed and exempted is 100% of debtor's 1/2 interest	J	\$2,575.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	\$500.00
7. Furs and jewelry.		Wedding and engagement rings and costume jewelry	-	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Grifols 401(k) - with a loan of \$3,196 Amount listed and exempted is 100% of fair market value	W	\$10,243.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% in Komnah Group LLC non-filnig spouse owns 50% Assets:: chairs, desks and computers \$200 Liabilities: rental lease and monthy utilities \$325	J	\$1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			



In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Class action law suit against Bank of America	W	\$500.00
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		any interest in husband's 1999 Mercedes E430 145,000 miles - not running - fair market value \$1,500	-	\$1.00
		Any interest in husband's 2006 Mercedes S600 with 150,000 miles - fair market value \$10,350	-	\$1.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Earned unpaid wages	-	\$1,600.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

3

continuation sheets attached

Total >

**\$17,731.00**

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Located at: 6886 Newbury Knoll, Woodbury, MN 55125 and legally described as:  LOT 12, BLOCK 3, WYNDHAM PONDS 2ND ADDITION, CIC NO.199, WASHINGTON COUNTY, MINNESOTA  The amount listed and exempted is 100% of fair market value	11 U.S.C. § 522(d)(1)	\$1.00	\$300,000.00
cash on hand	11 U.S.C. § 522(d)(5)	\$10.00	\$10.00
Pre-paid card with netspend Metabank	11 U.S.C. § 522(d)(5)	\$1,300.00	\$1,300.00
Typical household goods and furnishings including a computer with fair market value of \$5,150. Amount listed and exempted is 100% of debtor's 1/2 interest	11 U.S.C. § 522(d)(3)	\$2,575.00	\$2,575.00
Clothing	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Wedding and engagement rings and costume jewelry	11 U.S.C. § 522(d)(4)	\$1,000.00	\$1,000.00
Grifols 401(k) - with a loan of \$3,196 Amount listed and exempted is 100% of fair market value	11 U.S.C. § 541(c)(2)	\$10,243.00	\$10,243.00
<i>* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		<b>\$15,629.00</b>	<b>\$315,628.00</b>

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
50% in Komnah Group LLC non-filnig spouse owns 50% Assets;: chairs, desks and computers \$200 Liabilities: rental lease and monthly utilities \$325	11 U.S.C. § 522(d)(5)	\$1.00	\$1.00
Class action law suit against Bank of America	11 U.S.C. § 522(d)(5)	\$500.00	\$500.00
any interest in husband's 1999 Mercedes E430 145,000 miles - not running - fair market value \$1,500	11 U.S.C. § 522(d)(5)	\$1.00	\$1.00
Any interest in husband's 2006 Mercedes S600 with 150,000 miles - fair market value \$10,350	11 U.S.C. § 522(d)(2)	\$1.00	\$1.00
Earned unpaid wages	11 U.S.C. § 522(d)(5)	\$1,600.00	\$1,600.00
		<b>\$17,732.00</b>	<b>\$317,731.00</b>

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)		CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	Bank of America Home Loans assignee of Wilshire Credit PO Box 5170 Simi Valley CA 93062 5170	J	DATE INCURRED: NATURE OF LIEN: <b>Second mortgage</b> COLLATERAL: <b>Homestead</b> REMARKS:				\$64,628.00	\$64,628.00
VALUE:			\$300,000.00					
Representing: Bank of America Home Loans			Countrywide Home Loans PO Box 5170 Simi Valley, CA 93062-5170				Notice Only	Notice Only
ACCT #:	Internal Revenue Service PO Box 7346 Philadelphia PA 19101-7346	-	DATE INCURRED: NATURE OF LIEN: <b>Taxes</b> COLLATERAL: <b>real and personal property</b> REMARKS:				\$7,486.00	\$7,486.00
VALUE:			\$0.00					
ACCT #: 0610114472	Nationstar Mortgage 350 Highland Dr Lewisville, TX 75067 ATTN: Jay Bray, CEO	-	DATE INCURRED: NATURE OF LIEN: <b>Fee Simple</b> COLLATERAL: <b>Homestead</b> REMARKS:				\$302,504.14	\$2,504.14
VALUE:			\$300,000.00					
Subtotal (Total of this Page) >							\$374,618.14	\$74,618.14
Total (Use only on last page) >								

2 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Nationstar Mortgage			MERS 1901 East Vorhee Street Suite C Danville, IL 61834				Notice Only	Notice Only
Representing: Nationstar Mortgage			Nationstar Mortgage LLC 380 Jackson Street #700 St. Paul, MN 55101				Notice Only	Notice Only
ACCT #: 7819		J	DATE INCURRED: NATURE OF LIEN: Mortgage assigned to BOA COLLATERAL: home REMARKS:				Notice Only	Notice Only
Wilshire Credit Corp ATTN: Bankruptcy Dept PO Box 1650 Portland OR 97207-1650			VALUE: \$0.00					
ACCT #:		-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: Homestead REMARKS:				\$22,000.00	\$22,000.00
Windom Ponds Patio Homes Assoc 7100 Madison Ave W Golden Valley, MN 55427			VALUE: \$300,000.00					
Subtotal (Total of this Page) >							\$22,000.00	\$22,000.00
Total (Use only on last page) >								

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Sheet no. 1 of 2 continuation sheets attached  
to Schedule of Creditors Holding Secured Claims(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Windom Ponds Patio Homes Assoc		Hellmuth & Johnson 8050 W 78th Street Edina, MN 55439 ATTN: Phaedra Howard				Notice Only	Notice Only
Representing: Windom Ponds Patio Homes Assoc		HOA Financial Services LLC 7100 Madison Avenue West Minneapolis, MN 55427				Notice Only	Notice Only
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						<b>\$0.00</b> <b>\$396,618.14</b>	<b>\$0.00</b> <b>\$96,618.14</b>

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



B6E (Official Form 6E) (04/13) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: <b>Internal Revenue Service</b> <b>PO Box 7346</b> <b>Philadelphia PA 19101-7346</b>	-	DATE INCURRED: CONSIDERATION: <b>Taxes</b> REMARKS:				<b>\$19,791.00</b>	<b>\$19,791.00</b>	<b>\$0.00</b>
ACCT #: <b>Massachusetts Department of Revenue</b> <b>PO Box 7007</b> <b>Boston, MA 02204</b>	-	DATE INCURRED: CONSIDERATION: <b>Individual Taxes</b> REMARKS:			X	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Representing:</b> <b>Massachusetts Department of Revenue</b>		<b>EOS CCA</b> <b>700 Longwater Dr</b> <b>Norwell MA 02061</b>				<b>Notice Only</b>	<b>Notice Only</b>	<b>Notice Only</b>
ACCT #: <b>Minnesota Department of Revenue</b> <b>551 Bkcy Section</b> <b>PO Box 64447</b> <b>St Paul MN 55164</b>	-	DATE INCURRED: CONSIDERATION: <b>Individual Taxes</b> REMARKS:				<b>\$4,155.00</b>	<b>\$4,155.00</b>	<b>\$0.00</b>
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						<b>\$23,946.00</b>	<b>\$23,946.00</b>	<b>\$0.00</b>
<b>Subtotals (Totals of this page) &gt;</b>								
<b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)								
<b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								

B6E (Official Form 6E) (04/13) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:  <b>Walker &amp; Walker Law Offices, PLLC</b> <b>4356 Nicollet Ave So</b> <b>Minneapolis, MN 55409</b>	<b>W</b>	DATE INCURRED: <b>10/10/2014</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$2,240.00</b>	<b>\$2,240.00</b>	<b>\$0.00</b>
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						<b>\$2,240.00</b>	<b>\$2,240.00</b>	<b>\$0.00</b>
<b>Subtotals (Totals of this page) &gt;</b> <b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						<b>\$26,186.00</b>		
<b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							<b>\$26,186.00</b>	<b>\$0.00</b>

B6F (Official Form 6F) (12/07)

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>California Department of Revenue Franchise Tax Board PO Box 942840 Sacramento, CA 94240</b>	X J	DATE INCURRED: CONSIDERATION: <b>Taxes</b> REMARKS:				<b>\$58,212.00</b>
ACCT #: 2337 <b>Children's Health Care 2910 Centre Pointe Drive Roseville, MN 55113</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical services</b> REMARKS:				<b>\$93.00</b>
<b>Representing: Children's Health Care</b>		<b>JC Christensen and Associates PO Box 519 Sauk Rapids MN 56379</b>				<b>Notice Only</b>
ACCT #: 1353 <b>Children's Hospitals &amp; Clinics of MN Attn Physician Patient Financial Svcs 2910 Centre Pointe Dr Roseville MN 55113</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical services</b> REMARKS:				<b>\$218.00</b>
ACCT #: <b>Columbia House DVD Club PO Box 916400 Rantoul IL 61866-8400</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$133.00</b>
<b>Representing: Columbia House DVD Club</b>		<b>Trident Asset Management PO Box 888424 Atlanta GA 30356</b>				<b>Notice Only</b>
<b>Subtotal &gt;</b>						<b>\$58,656.00</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Contract Collection Systems, Inc.</b> <b>6640 Shady Oak Road, Suite 300</b> <b>Eden Prairie, MN 55344</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>\$1,177.00</b>
<b>Representing:</b> <b>Contract Collection Systems, Inc.</b>		<b>CCS</b> <b>1159 Falls Cir</b> <b>Chaska, MN 55318</b>				<b>Notice Only</b>
<b>Representing:</b> <b>Contract Collection Systems, Inc.</b>		<b>Nancy Hedge CEO of CCS</b> <b>7411 Frontier Trail</b> <b>Chanhassen, MN 55317</b>				<b>Notice Only</b>
ACCT #: <b>Creditmax Recoveries LLC</b> <b>625 N Flagler Dr.</b> <b>West Palm Beach, FL 33401</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>East Bay Perina</b> <b>350 30th St</b> <b>Suite 208</b> <b>Oakland, CA 94609</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$1.00</b>
ACCT #: <b>Esurance</b> <b>650 Davis St</b> <b>San Francisco, CA 94111-1904</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$1.00</b>

Sheet no. 1 of 6 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$1,179.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>FIA Card Services fka MBNA America Bank</b> <b>PO Box 982235</b> <b>El Paso TX 79998 2235</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$5,817.00</b>
<b>Representing:</b> <b>FIA Card Services fka MBNA America Bank</b>		<b>FIA CEO Brian Moynihan</b> <b>1100 N King St</b> <b>Wilmington, DE 19884</b>				<b>Notice Only</b>
ACCT #: <b>Finance System of Green Bay</b> <b>c/o Rockford Mercantile</b> <b>2502 S Alpine Rd</b> <b>Rockford, IL 61108</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$593.00</b>
ACCT #: <b>1751</b> <b>First Progress</b> <b>PO Box 84010</b> <b>Columbus, GA 31908</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$39.00</b>
ACCT #: <b>Great Lakes Higher Education</b> <b>2401 International Lane</b> <b>Madison WI 53704 3192</b>	-	DATE INCURRED: CONSIDERATION: <b>Student loan</b> REMARKS:				<b>\$7,569.00</b>
<b>Representing:</b> <b>Great Lakes Higher Education</b>		<b>Performant Recovery</b> <b>PO Box 9054</b> <b>Pleasanton, CA 94566</b>				<b>Notice Only</b>
Sheet no. <u>2</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$14,018.00</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Internal Revenue Service</b> <b>PO Box 7346</b> <b>Philadelphia PA 19101-7346</b>	-	DATE INCURRED: CONSIDERATION: <b>Taxes</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>LVNV Funding LLC</b> <b>PO Box 10584</b> <b>Greenville SC 29603</b>	-	DATE INCURRED: CONSIDERATION: <b>Collection account</b> REMARKS:				<b>\$1,885.00</b>
ACCT #: <b>Macys Bankruptcy Processing</b> <b>PO Box 8053</b> <b>Mason OH 45040</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$610.00</b>
ACCT #: <b>Medical Payment Data</b>  <b>Rancho Cucamonga, CA</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical services</b> REMARKS:				<b>\$63.00</b>
<b>Representing:</b> <b>Medical Payment Data</b>		<b>California Business</b>				<b>Notice Only</b>
ACCT #: <b>Midland/Funding Credit Management</b> <b>Attn Bankruptcy</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego CA 92123</b>	-	DATE INCURRED: CONSIDERATION: <b>Collection account</b> REMARKS:				<b>\$600.00</b>
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$3,158.00</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Midland/Funding Credit Management		Capital One Bankruptcy PO Box 30285 Salt Lake City UT 84130 3285				Notice Only
ACCT #: NCO Financial Systems Inc Attn Bankruptcy 507 Prudential Rd Horsham PA 19044	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				\$92.00
ACCT #: Phoenix Management Systems Inc 7841 Wayzata Blvd, Ste 200 Minneapolis MN 55426	-	DATE INCURRED: CONSIDERATION: <b>Collecting for</b> REMARKS:				\$1,806.00
ACCT #: Rash Curtis & Assoc PO Box 5790 Vacaville, CA 95696	-	DATE INCURRED: CONSIDERATION: <b>Medical services</b> REMARKS:				\$93.00
ACCT #: 1413 Sallie Mae Servicing Attn Correspondence PO Box 9653 Wilkes Barre PA 18773	W	DATE INCURRED: CONSIDERATION: <b>Student loan</b> REMARKS:				\$12,188.22
Representing: Sallie Mae Servicing		ACT Account Control Tech. 21700 Oxnard St Ste 1400 Dept 112831413-DN01 Woodland Hills, CA 91367				Notice Only

Sheet no. 4 of 6 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

\$14,179.22

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>T-Mobile Bankruptcy Team</b> <b>PO Box 53410</b> <b>Bellevue, WA 98015</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$508.00</b>
<b>Representing:</b> <b>T-Mobile Bankruptcy Team</b>		<b>AmSher Collection Services</b> <b>600 Beacon Pkwy W Ste 300</b> <b>Birmingham AL 35209 3114</b>				<b>Notice Only</b>
<b>Representing:</b> <b>T-Mobile Bankruptcy Team</b>		<b>Receivables Performance</b> <b>1930 220 St, Suite 101</b> <b>Lynnwood, WA 98036</b>				<b>Notice Only</b>
ACCT #: <b>US Bank</b> <b>Bankruptcy Dept</b> <b>PO Box 5229</b> <b>Cincinnati OH 45201 5229</b>	-	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS:				<b>\$1.00</b>
ACCT #: <b>US Dept of Education</b> <b>Direct Loan Servicing Center</b> <b>PO Box 5609</b> <b>Greenville, TX 75403-5609</b>	-	DATE INCURRED: CONSIDERATION: <b>Student loans</b> REMARKS:				<b>\$23,375.00</b>
ACCT #: <b>USA Funds</b> <b>PO Box 6028</b> <b>Indianapolis, IN 46206</b>	-	DATE INCURRED: CONSIDERATION: <b>Student loans</b> REMARKS:				<b>\$12,231.00</b>
Sheet no. <u>5</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$36,115.00</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxiple</b> <b>Wells Fargo Student Loans</b> <b>PO Box 650725</b> <b>Dallas, TX 75265-0725</b>	-	DATE INCURRED: CONSIDERATION: <b>Student loans</b> REMARKS:				<b>\$27,227.00</b>
<b>Representing:</b> <b>Wells Fargo Student Loans</b>		<b>ECMC</b> <b>PO Box 75906</b> <b>Saint Paul, MN 55175</b>				<b>Notice Only</b>
ACCT #: <b>Willshire Credit Corporation</b> <b>Customer Service</b> <b>14523 SW Millikan Way Ste 200</b> <b>Beaverton, OR 97005</b>	J	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>Xcel Energy</b> <b>Attn: Correspondence Team</b> <b>PO box 8</b> <b>Eau Claire WI 54702</b>	-	DATE INCURRED: CONSIDERATION: <b>Utility</b> REMARKS:				<b>\$775.00</b>
<b>Representing:</b> <b>Xcel Energy</b>		<b>BC Services Inc</b> <b>PO Box 1317</b> <b>Longmont, CO</b> <b>80502-1317</b>				<b>Notice Only</b>
Sheet no. <b>6</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$28,002.00</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b> <b>\$155,307.22</b>

B6G (Official Form 6G) (12/07)

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Michael Doe</b> 6886 Newbury Knoll Woodbury, MN 55125	<b>California Department of Revenue</b> Franchise Tax Board PO Box 942840 Sacramento, CA 94240
<b>Spouse Name Not Entered</b>	<b>Bank of America Home Loans</b> assignee of Wilshire Credit PO Box 5170 Simi Valley CA 93062 5170
<b>Spouse Name Not Entered</b>	<b>California Department of Revenue</b> Franchise Tax Board PO Box 942840 Sacramento, CA 94240
<b>Spouse Name Not Entered</b>	<b>Countrywide Home Loans</b> PO Box 5170 Simi Valley, CA 93062-5170
<b>Spouse Name Not Entered</b>	<b>Willshire Credit Corporation</b> Customer Service 14523 SW Millikan Way Ste 200 Beaverton, OR 97005
<b>Spouse Name Not Entered</b>	<b>Wilshire Credit Corp</b> ATTN: Bankruptcy Dept PO Box 1650 Portland OR 97207-1650

**Fill in this information to identify your case:**

Debtor 1	<b>Gaynor</b>	<b>Mumsy</b>	<b>Gibson</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>DISTRICT OF MINNESOTA</b>		
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Occupation****Employer's name****Employer's address****Debtor 1**

- ☒ Employed  
☐ Not employed

**Nurse****Talecris Plasma**

Number Street

City State Zip Code

**Debtor 2 or non-filing spouse**

- ☐ Employed  
☒ Not employed

Number Street

City State Zip Code

How long employed there? **18 months****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>\$4,330.00</b>	<b>\$0.00</b>
<b>3. Estimate and list monthly overtime pay.</b>	<b>+</b> <b>\$0.00</b>	<b>\$0.00</b>
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>\$4,330.00</b>	<b>\$0.00</b>

Debtor 1 **Gaynor**  
First Name**Mumsy**  
Middle Name**Gibson**  
Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$4,330.00</b>	<b>\$0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$637.00</b>	<b>\$0.00</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$152.00</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: <b>See continuation sheet</b>	5h. + <b>\$461.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$1,250.00</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$3,080.00</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$3,082.00</b>	<b>\$0.00</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$3,082.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$6,162.00</b> +	<b>\$0.00</b> = <b>\$6,162.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +	<b>\$0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.	<b>\$6,162.00</b> <b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>Other income listed is the non-filing spouse's business income.</b>		

Debtor 1 **Gaynor** **Mumsy** **Gibson** Case number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

5h. Other Payroll Deductions (details)	For Debtor 1	For Debtor 2 or non-filing spouse
<b>STD</b>	<b>\$18.00</b>	<b>\$0.00</b>
<b>Life</b>	<b>\$10.00</b>	<b>\$0.00</b>
<b>401(k) contrib</b>	<b>\$433.00</b>	<b>\$0.00</b>
Totals:	<b>\$461.00</b>	<b>\$0.00</b>

Debtor 1 **Gaynor**  
First Name**Mumsy**  
Middle Name**Gibson**  
Last Name

Case number (if known) \_\_\_\_\_

8a. Attached Statement (Debtor 1)

**Husband's business**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

## PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing: \$0.00

## PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$3,672.00

## PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor): \$0.004. Payroll Taxes: \$0.005. Unemployment Taxes: \$0.006. Worker's Compensation: \$0.007. Other Taxes: \$165.008. Inventory Purchases (including raw materials): \$0.009. Purchase of Feed/Fertilizer/Seed/Spray: \$0.0010. Rent (other than debtor's principal residence): \$150.0011. Utilities: \$175.0012. Office Expenses and Supplies: \$50.0013. Repairs and Maintenance: \$0.0014. Vehicle Expenses: \$0.0015. Travel and Entertainment: \$0.0016. Equipment Rental and Leases: \$0.0017. Legal/Accounting/Other Professional Fees: \$50.0018. Insurance: \$0.0019. Employee Benefits (e.g., pension, medical, etc.): \$0.0020. Payments to be Made Directly by Debtor to Secured Creditors for  
Pre-Petition Business Debts (Specify): None21. Other (Specify): None22. Total Monthly Expenses (Add items 3 - 21) \$590.00

## PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): \$3,082.00

**Fill in this information to identify your case:**

Debtor 1	<u>Gaynor</u>	<u>Mumsy</u>	<u>Gibson</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF MINNESOTA</u>		
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Son</u>	<u>8</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>5</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>3</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Spouse</u>		<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

**Your expenses****4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4.	<u>\$1,622.00</u>
4a.	
4b.	
4c.	
4d.	<u>\$250.00</u>



Debtor 1 **Gaynor** **Mumsy** **Gibson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u>\$225.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$50.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$100.00</u>
6d. Other. Specify: <u>Cable/Internet</u>	6d.	<u>\$50.00</u>
<b>7. Food and housekeeping supplies</b>	7.	<u>\$435.00</u>
<b>8. Childcare and children's education costs</b>	8.	_____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u>\$30.00</u>
<b>10. Personal care products and services</b>	10.	<u>\$45.00</u>
<b>11. Medical and dental expenses</b>	11.	<u>\$40.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$350.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	_____
<b>14. Charitable contributions and religious donations</b>	14.	_____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$150.00</u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b> <b>Husband's court ordered suppt</b>	18.	<u>\$1,731.00</u>
<b>19. Other payments you make to support others who do not live with you.</b> Specify: <u>Husband's car loan</u>	19.	<u>\$349.00</u>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Gaynor** **Mumsy** **Gibson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

21. Other. Specify: \_\_\_\_\_ 21. + \_\_\_\_\_

22. **Your monthly expenses.** Add lines 4 through 21.  
 The result is your monthly expenses.

22. **\$5,427.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. **\$6,162.00**

23b. Copy your monthly expenses from line 22 above.

23b. - **\$5,427.00**

23c. Subtract your monthly expenses from your monthly income.  
 The result is your monthly net income.

23c. **\$735.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

**If income increases, necessary household expenses will be adjusted accordingly: food, clothing, personal care, entertainment, etc.**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

In re **Gaynor Mumsy Gibson**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$300,000.00		
B - Personal Property	Yes	4	\$17,731.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3			\$396,618.14
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3			\$26,186.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7			\$155,307.22
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			
J - Current Expenditures of Individual Debtor(s)	Yes	3			
TOTAL		29	\$317,731.00	\$578,111.36	

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

In re **Gaynor Mumsy Gibson**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$23,946.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$23,946.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>\$6,162.00</b>
Average Expenses (from Schedule J, Line 22)	<b>\$5,427.00</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>\$8,002.68</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$96,618.14</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$26,186.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$155,307.22</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$251,925.36</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Gaynor Mumsy Gibson**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **31** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/11/2014

Signature /s/ Gaynor Mumsy Gibson  
Gaynor Mumsy Gibson

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

Document Page 38 of 56  
**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$31,930.00	2012 gross wages
\$38,258.00	2013 gross wages
\$26,194.00	year to date gross wages

### 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Nationstar Mortgage 350 Highland Dr Lewisville, TX 75067 ATTN: Jay Bray, CEO	one monthly payment		\$302,504.14

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 1***4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Windom Ponds Patio Homes Association, Inc., a Minnesota non-profit corporation vs. Gaynor Gibson; Nationstar Mortgage, LLC; Mortgage Electronic Registration SYstems Inc.; LVNV Funding, LLC; FIA Card Services, N.A. f/k/a MBNA America Bank, NA; Contract Collection SYstems, Ind; XYZ Corporation; ABC Partnership; John Doe and Mary Roe, whose names are unknown to Plaintiff	Foreclosure by Action	Tenth Judicial Dist	
LVNV Funding, LLC v Gaynor Gibson 82-CV-12-7057	consumer contract		judgment entered 1/3/2013 for \$1,885.52
FIA Card Services, NA f/k/a MBNA America Bank, N.A. v Gaynor Gibson 82-CV-11-2509	consumer contract		judgment entered 4/26/2011 for \$5,817.60
Creditmax Recoveries LLC vs Gaynor M Gibson 82-CV-09-5001 Assignee of Creditmax Recoveries, LLC	consumer contract		judgment docketed 7/30/2009
Windom Ponds Patio Homes Association, Inc. v. Gaynor Gibson 82-CV-10-3183 and 82-CV-12-972			judgment entered 5/25/2010 \$5,010.19 and a second judgment entered 2/16/2012 \$4,874.30, now \$5,357.58

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
US Department of Education	2014	Garnished wages \$1,825.48
LVNV Funding	12/11/14	Garnishment \$167.97
Contract Collection System	12/11/14	Garnishment \$6.00

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2***5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None



List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Walker & Walker Law Offices, PLLC 4356 Nicollet Ave So Minneapolis, MN 55409	10/10/2014	\$260.00

**10. Other transfers**

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.





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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3***11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 4*

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  
☒ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF  
 SOCIAL-SECURITY OR OTHER INDIVIDUAL  
 TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS****BEGINNING AND ENDING  
 DATES****Ace Home Care****Home health care - no assets  
 remain****2009-2011****Komnah Group LLC****Arranges shipping for customers****6/14/13 - present**

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

- None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5*

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

**20. Inventories**

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

**25. Pension Funds**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**  
**ST. PAUL DIVISION**

In re: **Gaynor Mumsy Gibson**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 6*

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/11/2014Signature /s/ Gaynor Mumsy Gibson  
of Debtor Gaynor Mumsy Gibson

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.*  
*18 U.S.C. §§ 152 and 3571*

ACT Account Control Tech.  
21700 Oxnard St Ste 1400  
Dept 112831413-DN01  
Woodland Hills, CA 91367

AmSher Collection Services  
600 Beacon Pkwy W Ste 300  
Birmingham AL 35209 3114

Bank of America Home Loans  
assignee of Wilshire Credit  
PO Box 5170  
Simi Valley CA 93062 5170

BC Services Inc  
PO Box 1317  
Longmont, CO  
80502-1317

California Business

California Department of Revenue  
Franchise Tax Board  
PO Box 942840  
Sacramento, CA 94240

Capital One Bankruptcy  
PO Box 30285  
Salt Lake City UT 84130 3285

CCS  
1159 Falls Cir  
Chaska, MN 55318

Children's Health Care  
2910 Centre Pointe Drive  
Roseville, MN 55113

Children's Hospitals & Clinics of MN  
Attn Physician Patient Financial Svcs  
2910 Centre Pointe Dr  
Roseville MN 55113

Columbia House DVD Club  
PO Box 916400  
Rantoul IL 61866-8400

Contract Collection Systems, Inc.  
6640 Shady Oak Road, Suite 300  
Eden Prairie, MN 55344

Countrywide Home Loans  
PO Box 5170  
Simi Valley, CA 93062-5170

Creditmax Recoveries LLC  
625 N Flagler Dr.  
West Palm Beach, FL 33401

East Bay Perina  
350 30th St  
Suite 208  
Oakland, CA 94609

ECMC  
PO Box 75906  
Saint Paul, MN 55175

EOS CCA  
700 Longwater Dr  
Norwell MA 02061

Esurance  
650 Davis St  
San Francisco, CA 94111-1904

FIA Card Services fka MBNA America Bank  
PO Box 982235  
El Paso TX 79998 2235

FIA CEO Brian Moynihan  
1100 N King St  
Wilmington, DE 19884

Finance System of Green Bay  
c/o Rockford Mercantile  
2502 S Alpine Rd  
Rockford, IL 61108

First Progress  
PO Box 84010  
Columbus, GA 31908

Great Lakes Higher Education  
2401 International Lane  
Madison WI 53704 3192

Hellmuth & Johnson  
8050 W 78th Street  
Edina, MN 55439  
ATTN: Phaedra Howard

HOA Financial Services LLC  
7100 Madison Avenue West  
Minneapolis, MN 55427

Internal Revenue Service  
PO Box 7346  
Philadelphia PA 19101-7346

JC Christensen and Associates  
PO Box 519  
Sauk Rapids MN 56379

LVNV Funding LLC  
PO Box 10584  
Greenville SC 29603

Macys Bankruptcy Processing  
PO Box 8053  
Mason OH 45040

Massachusetts Department of Revenue  
PO Box 7007  
Boston, MA 02204

Medical Payment Data  
Rancho Cucamonga, CA

MERS  
1901 East Vorhee Street Suite C  
Danville, IL 61834

Michael Doe  
6886 Newbury Knoll  
Woodbury, MN 55125

Midland/Funding Credit Management  
Attn Bankruptcy  
8875 Aero Dr Ste 200  
San Diego CA 92123

Minnesota Department of Revenue  
551 Bkcy Section  
PO Box 64447  
St Paul MN 55164

Nancy Hedge CEO of CCS  
7411 Frontier Trail  
Chanhassen, MN 55317



Nationstar Mortgage  
350 Highland Dr  
Lewisville, TX 75067  
ATTN: Jay Bray, CEO

Nationstar Mortgage LLC  
380 Jackson Street #700  
St. Paul, MN 55101

NCO Financial Systems Inc  
Attn Bankruptcy  
507 Prudential Rd  
Horsham PA 19044

Performant Recovery  
PO Box 9054  
Pleasanton, CA 94566

Phoenix Management Systems Inc  
7841 Wayzata Blvd, Ste 200  
Minneapolis MN 55426

Rash Curtis & Assoc  
PO Box 5790  
Vacaville, CA 95696

Receivables Performance  
1930 220 St, Suite 101  
Lynnwood, WA 98036

Sallie Mae Servicing  
Attn Correspondence  
PO Box 9653  
Wilkes Barre PA 18773

T-Mobile Bankruptcy Team  
PO Box 53410  
Bellevue, WA 98015

Trident Asset Management  
PO Box 888424  
Atlanta GA 30356

US Bank  
Bankruptcy Dept  
PO Box 5229  
Cincinnati OH 45201 5229

US Dept of Education  
Direct Loan Servicing Center  
PO Box 5609  
Greenville, TX 75403-5609

USA Funds  
PO Box 6028  
Indianapolis, IN 46206

Walker & Walker Law Offices, PLLC  
4356 Nicollet Ave So  
Minneapolis, MN 55409

Wells Fargo Student Loans  
PO Box 650725  
Dallas, TX 75265-0725

Willshire Credit Corporation  
Customer Service  
14523 SW Millikan Way Ste 200  
Beaverton, OR 97005

Wilshire Credit Corp  
ATTN: Bankruptcy Dept  
PO Box 1650  
Portland OR 97207-1650

Windom Ponds Patio Homes Assoc  
7100 Madison Ave W  
Golden Valley, MN 55427

Xcel Energy  
Attn: Correspondence Team  
PO box 8  
Eau Claire WI 54702

**Fill in this information to identify your case:**

Debtor 1 Gaynor Mumsy Gibson  
 First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number \_\_\_\_\_  
 (if known)

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

**Official Form 22C-1****Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period****12/14**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income****1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	<u>\$4,330.38</u>	<u>\$0.00</u>
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	<u>\$0.00</u>	<u>\$0.00</u>
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>
<b>5. Net income from operating a business, profession, or farm</b>		
Gross receipts (before all deductions)	<u>\$3,672.30</u>	
Ordinary and necessary operating expenses	<u>— \$0.00</u>	
Net monthly income from a business, profession, or farm	<u>\$3,672.30</u>	
	Copy here →	
	<u>\$0.00</u>	<u>\$3,672.30</u>
<b>6. Net income from rental and other real property</b>		
Gross receipts (before all deductions)	<u>\$0.00</u>	
Ordinary and necessary operating expenses	<u>— \$0.00</u>	
Net monthly income from rental or other real property	<u>\$0.00</u>	
	Copy here →	
	<u>\$0.00</u>	<u>\$0.00</u>
<b>7. Interest, dividends, and royalties</b>	<u>\$0.00</u>	<u>\$0.00</u>

Debtor 1 **Gaynor** **Mumsy** **Gibson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....↓

For you..... **\$0.00**

For your spouse..... **\$0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \_\_\_\_\_

10b. \_\_\_\_\_

10c. Total amounts from separate pages, if any.

**11. Calculate your total average monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
----------------------	--

**\$0.00****\$0.00****\$0.00****\$0.00**

+ \_\_\_\_\_ + \_\_\_\_\_

**\$4,330.38****\$3,672.30****= \$8,002.68**

Total average  
monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... **\$8,002.68**

**13. Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 in line 13d.

☐ You are married and your spouse is filing with you. Fill in 0 in line 13d.

☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \_\_\_\_\_

13b. \_\_\_\_\_

13c. \_\_\_\_\_ + \_\_\_\_\_

13d. Total..... **\$0.00**

Copy here.....→..... 13d. - **\$0.00**

**14. Your current monthly income.** Subtract line 13d from line 12.

14. **\$8,002.68**

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... 15a. **\$8,002.68**

Multiply line 15a by 12 (the number of months in a year).

X 12

15b. The result is your current monthly income for the year for this part of the form.

15b. **\$96,032.16**

Debtor 1 **Gaynor** **Mumsy** **Gibson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**16. Calculate the median family income that applies to you.** Follow these steps:

- 16a. Fill in the state in which you live. Minnesota
- 16b. Fill in the number of people in your household. 5
- 16c. Fill in the median family income for your state and size of household..... 16c. **\$101,394.00**  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Disposable Income (Official Form 22C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. .... 18. **\$8,002.68**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a. 19a. — **\$0.00**

Subtract line 19a from line 18. 19b. **\$8,002.68**

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ..... 20a. **\$8,002.68**

Multiply by 12 (the number of months in a year). X 12

20b. The result is your current monthly income for the year for this part of the form. 20b. **\$96,032.16**

20c. Copy the median family income for your state and size of household from line 16c. .... 20c. **\$101,394.00**

**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Gaynor Mumsy Gibson  
**Gaynor Mumsy Gibson**

X \_\_\_\_\_  
 Signature of Debtor 2

Date 12/11/2014  
 MM / DD / YYYY

Date \_\_\_\_\_  
 MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Local Form 1007-1 (05/14)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re  
Gaynor Mumsy Gibson

Case No. \_\_\_\_\_

Debtor(s). \_\_\_\_\_

Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept . . . . . \$2,500.00

Prior to the filing of this statement I have received . . . . . \$260.00

Balance Due . . . . . \$2,240.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people or entities sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

(a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

(b) Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

(c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

Local Form 1007-1 (05/14)

- (d) Representation of the debtor in contested bankruptcy matters; and
- (e) Other services reasonably necessary to represent the debtor(s).

6. Pursuant to Local Rules 1007-1 and 1007-3-1, I have advised the debtor of the requirements of paragraph 9 of the Statement of Financial Affairs of the duty to disclose all payments made, or property transferred, by or on behalf of the debtor to any person, including attorneys, for consultation concerning debt consolidation or reorganization, relief under bankruptcy law, or preparation of a petition in bankruptcy. I have reviewed the debtor's disclosures and they are accurate and complete to the best of my knowledge.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy case.

Date: December 11, 2014

Signature of Attorney

/s/ Mary C. Hoben